

## Accelerate portfolio growth with confidence

Unlock new opportunities with unique alternative data insights



Driving portfolio growth while managing risk is more challenging than ever before. Shifting consumer demand, growing competition and increasing economic pressures are changing the nature of credit risk assessment for financial services.

If you are only leveraging traditional tradeline credit data, you may be missing critical predictive signals that can help you make better lending decisions.

Rethink the data and insights used to assess credit risk.



### See a new perspective on consumer creditworthiness

A clearer understanding of an applicant's creditworthiness from LexisNexis® RiskView™ can enable you to increase approval rates, improve profitability and manage risk thresholds across the customer life cycle. This powerful solution suite draws on a broad range of alternative data — *providing insight into key risk factors that traditional credit data may miss.*

### Build a more robust view of consumer credit risk

LexisNexis® RiskView™ Solutions combine the data and predictive insights of two alternative data market leaders, LexisNexis® Risk Solutions and ID Analytics®. By incorporating both life event data and alternative credit inquiry data, we can help you take credit risk assessment to a whole new level — while also improving your ability to assess traditionally unscorable consumers.

#### Our solution suite can help you:



Gain a clearer picture of consumer risk



Increase predictive score performance



Expedite decisioning and extend more competitive offers



Execute risk-based pricing strategies across a wide consumer base



Promote financial inclusion by evaluating “credit invisible” consumers



Boost booking rates while managing risk tolerances

Gain greater clarity on potential differences between a consumer's traditional credit score and their creditworthiness.

## Improve consumer credit risk assessment with LexisNexis® RiskView™

*Advanced alternative data helps you refine segmentation and improve lending decisions*

Alternative credit behaviors and non-credit life events are highly effective predictors of creditworthiness. Products in the RiskView Suite provide organizations with insight into three credit dimensions to improve the assessment of *stability, ability to repay and willingness to repay.*

*Enhance your perspective by seeing multiple dimensions of credit:*



### Alternative Credit Seeking

- Demand Deposit Accounts (DDA)
- Subprime Lending
- Online Lending



### Non-Credit Events

- Professional Licenses
- Public Records
- Asset Ownership



### Tradeline Credit Data<sup>1</sup>

- Credit Card
- Installment Loan
- Auto
- Mortgage

Only available in RiskView Spectrum.

## Unlock opportunities across every consumer credit segment with LexisNexis® RiskView™

Whether an applicant has a “prime” traditional credit score or little to no credit history, lenders can leverage insights into alternative credit inquiries and non-credit events to fine-tune lending and origination strategies. Alternative credit data helps you determine consumer credit risk based on a more robust understanding of consumers across the credit spectrum.



### Thin/No File Consumers

Score the roughly one-fifth of the U.S. adult population that can't be scored using traditional credit data to capture new creditworthy customers your competitors may overlook.

### Consumers on the Margin

Clarify your view of the 8% of the U.S. scoreable population who are “near-prime” to find more approvable customers.

### Prime Consumers

Better understand the economic trajectory of prime consumers so you can make more relevant, competitive offers.

*Alternative data insights and advanced analytics combine for powerful performance*

Your organization likely has different objectives and growth goals for each stage of the customer journey. With a full suite to choose from, you can *select the right RiskView solution to help you pursue portfolio growth across the customer life cycle.*



**List Generation**

**Actionable pre-screen prospect lists** can be generated using RiskView scores, custom scores, specific attributes or a combination of characteristics

**Anonymized prospect lists**

- Apply your own analytics to filter a more comprehensive, anonymous prospect list

**Filtered extract lists**

- We filter a list of prospects based on your parameters



**Attributes**

**350+ next-generation insights** provide powerful, granular alternative data for use in your internal scoring models

**Attributes include**

- Credit-seeking insights
- Address insights
- Public records
- Identity insights
- Asset insights
- Stability insights



**Scores**

**Three-digit risk scores** empower smarter decisioning at every stage of the customer life cycle

**RiskView Optics and RiskView Spectrum incorporate**

- Non-credit life events
- Alternative credit inquiry data
- Traditional credit data<sup>1</sup> (*RiskView Spectrum only*)

RiskView gives you unmatched insight into consumer life events, not just at loan origination but throughout the relationship life cycle. From initial customer targeting to credit risk management to ongoing account management, RiskView helps you grow your business while managing your risk exposure.



## See opportunity where others only see risk

Relying on traditional credit data alone may place you at a competitive disadvantage. LexisNexis® RiskView™ helps improve assessment of applicants and deliver more personalized offers to your best candidates — so you can find a competitive edge in an increasingly crowded marketplace.

*Add alternative data to your credit risk assessment strategy so you can extend credit to more applicants with confidence.*

## Ready to improve credit risk assessment across the customer life cycle?

Visit the website to learn more  
[risk.lexisnexis.com/products/riskview](https://risk.lexisnexis.com/products/riskview)



Additional LexisNexis® RiskView™ solutions are available to support credit risk assessment for specific, highly specialized markets. Contact your LexisNexis® Risk Solutions representative to learn more.



### About LexisNexis Risk Solutions

LexisNexis® Risk Solutions harnesses the power of data and advanced analytics to provide insights that help businesses and governmental entities reduce risk and improve decisions to benefit people around the globe. We provide data and technology solutions for a wide range of industries including insurance, financial services, healthcare and government. Headquartered in metro Atlanta, Georgia, we have offices throughout the world and are part of RELX (LSE: REL/NYSE: RELX), a global provider of information-based analytics and decision tools for professional and business customers. For more information, please visit [www.risk.lexisnexis.com](http://www.risk.lexisnexis.com) and [www.relx.com](http://www.relx.com).

1. Tradeline data furnished by third party credit reporting agency.

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